### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION www.flmb.uscourts.gov

In re:	MARY JEAN NAVITSKY	16-bk-06965-CCJ Chapter 13	
	Debtor.	/	

## MOTION TO MODIFY MODIFIED ORDER CONFIRMING CHAPTER 13 PLAN Related Document 30

# NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

Pursuant to Local Rule 2002-4, the Court will consider the relief requested in this paper without further notice or hearing unless a party in interest files a response within twenty-one (21) days from the date set forth on the attached proof of service, plus an additional three days for service if any party was served by U.S. Mail.

If you object to the relief requested in this paper, you must file a response with the Clerk of the Court at the George C. Young Federal Courthouse, 400 W. Washington Street, Suite 5100, Orlando, Florida 32801 and serve a copy on the movant's attorney, Paul L. Urich, Esquire, Law Office of Paul L. Urich, P.A., 1510 E. Colonial Drive, Suite 204, Orlando, Florida 32803 and any other appropriate persons within the time allowed. If you file and serve a response within the time permitted, the Court will either schedule and notify you of a hearing or consider the response and grant or deny the relief requested without a hearing.

If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

**COMES NOW** the Debtor, MARY JEAN NAVITSKY, by and through his undersigned attorney, and files this Motion to Modify the Order Confirming Chapter 13 Plan, and, as grounds in support of this Motion, the following is stated:

1. The Order Confirming Modified Chapter 13 Plan was entered in the above-styled case on JULY 10, 2017 (Doc. No. 30).

- 2. This Motion is filed to assist the Debtor with her Plan payments so that they are more affordable to them.
- 3. By this Motion, the Debtors are proposing a modification to her current Chapter 13 payment plan.
- 4. Proposed disbursements to creditors are shown on the spreadsheet attached hereto and incorporated herein as Exhibit "A".
- 5. The undersigned attorney seeks fees and costs in the amount of three hundred fifty (\$350.00) dollars for the workup of modified payments and disbursements, for the preparation, filing, and service of this Motion, and for communications with the Chapter 13 Trustee's office concerning the same, which fees and costs shall be disbursed by the Chapter 13 Trustee.
- 8. The Debtors propose that all <u>other</u> terms and conditions of prior Orders of this Court shall remain the same and in full force and effect but for those specific changes to the Debtor's Plan payments and creditor disbursements, as referenced herein and on the attached spreadsheet.

WHEREFORE, the Debtor, MARY JEAN NAVITSKY, by and through his undersigned attorney, prays that the Court will:

- A. grant this Motion and enter an Order modifying the Debtor's Plan payments and creditor disbursements, as proposed herein;
- B. allow attorney's fees and costs for the preparation and service of this
   Motion in the amount of three hundred fifty (\$350.00) dollars Dollars
   which shall be disbursed by the Chapter 13 Trustee; and
- C. grant such other and further relief as the Court deems appropriate.

Date: September 20, 2017

Respectfully submitted,

#### LAW OFFICE OF PAUL L. URICH, P.A.

BY: /s/ Paul L. Urich, Esquire

Paul L. Urich, Esquire

1510 East Colonial Drive, Suite 204

Orlando, Florida 32803
Telephone: (407) 896-3077
Telecopy: (407) 896-3041
Florida Bar No.:0088780
Email: paulu@urichoffice.com

Attorney for the Debtor

I HEREBY CERTIFY that a true and correct copy of this document is being served by United States Regular Mail, postage prepaid, or by CM/ECF electronic transmission, as may be applicable, on all creditors and interested parties, as listed on the Court Matrix, on September 20 2017.

BY: /s/ Paul L. Urich, Esquire

Paul L. Urich, Esquire/Florida Bar No.:0088780

### EXHIBIT "A"

Mary Jean Navitsky
Case No.: 6:16-bk-06965-CCJ MOTION TO MODIFY
Filed: 10/24/2016

Filed: 10/24/2016								01 : 4			01-1 0			01-1 0		
Payment	Unsecured		Plan	10.0%		Attorney Fees	5	Claim 1 IRS			Claim 2 Nationstar			Claim 2 Nationstar		
Due Dates	Creditors		Payments	Trustee		Urich		2014-2016			Mortgage LLC		mentonia c	Mortgage LL	С	
60	00.00	60	400.00			\$2,540.00		#05.00			Ongoing			\$325.13		
11/23/2016 <b>1</b> 12/23/2016 <b>2</b>	\$0.20 \$0.79	1 at	\$28.00	\$2.80 \$35.30			1 at	\$25.00	1	at	\$316.91					
1/23/2017 3	\$0.79		\$353.00 \$353.00	\$35.30							\$316.91					
											\$316.91					
2/23/2017 4	\$0.79		\$353.00	\$35.30							\$316.91					
3/23/2017 5	\$0.79		\$353.00	\$35.30												
4/23/2017 6	\$0.79	C -4	\$353.00	\$35.30	7 01		6 04				\$316.91	7	24		7	at
5/23/2017 7	\$0.79	6 at	\$353.00	\$35.30	7 at	250.00	6 at				\$316.91	/	at	615.00	1	at
6/23/2017 8	\$0.09	2 -4	\$1,251.00	\$125.10	2 -4	\$50.00	2 01	\$62.38	0		\$316.91	2	24	\$15.00	2	24
7/23/2017 9	\$0.09	2 at	\$1,251.00	\$125.10	2 at	\$50.00	2 at	\$62.38	8	at	\$316.91	2	at	\$15.00	2	at
8/23/2017 10	\$0.00			\$0.00			0 -4		•			2			2	
9/23/2017 11	\$0.00	2 at	04 455 00	\$0.00	2 at	050.00	2 at		2	at	¢000 70	2	at	647.50	2	at
10/23/2017 12	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
11/23/2017 13	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
12/23/2017 14	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
1/23/2018 15	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
2/23/2018 16	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
3/23/2018 17	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
4/23/2018 18	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
5/23/2018 19	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
6/23/2018 20	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
7/23/2018 21	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
8/23/2018 22	\$4.37		\$1,455.00	\$145.50		\$50.00		\$72.78			\$369.73			\$17.50		
9/23/2018 23	\$4.37	12 at	\$1,455.00	\$145.50	12 at	\$50.00	12 at	\$72.78	12	at	\$369.73	12	at	\$17.50	12	at
10/23/2018 24	\$4.19		\$1,300.00	\$130.00		\$90.00		\$62.38			\$316.91			\$15.00		
11/23/2018 25	\$4.19		\$1,300.00	\$130.00		\$90.00		\$62.38			\$316.91			\$15.00		
12/23/2018 26	\$4.19		\$1,300.00	\$130.00		\$90.00		\$62.38			\$316.91			\$15.00		
1/23/2019 27	\$4.19		\$1,300.00	\$130.00		\$90.00		\$62.38			\$316.91			\$15.00		
2/23/2019 28	\$4.19		\$1,300.00	\$130.00		\$90.00		\$62.38			\$316.91	5	at	\$15.00		
3/23/2019 29	\$9.06		\$1,300.00	\$130.00	6 at	\$90.00		\$62.38			\$316.91	1	at	\$10.13		
4/23/2019 30	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
5/23/2019 31	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
6/23/2019 32	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
7/23/2019 33	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
8/23/2019 34	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
9/23/2019 35	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
10/23/2019 36	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
11/23/2019 37	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
12/23/2019 38	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
1/23/2020 39	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
2/23/2020 40	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
3/23/2020 41	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
4/23/2020 42	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
5/23/2020 43	\$4.19		\$1,300.00	\$130.00		\$105.00		\$62.38			\$316.91					
6/23/2020 44	\$4.19		\$1,300.00	\$130.00	15 at	\$105.00		\$62.38			\$316.91					
7/23/2020 45	\$34.19		\$1,300.00	\$130.00	1 at	\$75.00		\$62.38			\$316.91					
8/23/2020 46	\$109.19		\$1,300.00	\$130.00	, at	ψ, σ.σσ		\$62.38			\$316.91					
9/23/2020 47	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
10/23/2020 48	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
11/23/2020 49	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
12/23/2020 49	\$109.19			\$130.00				\$62.38			\$316.91					
			\$1,300.00					\$62.38			\$316.91					
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2/23/2021 52	\$109.19		\$1,300.00								\$316.91					
3/23/2021 53	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
4/23/2021 54	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
5/23/2021 55	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
6/23/2021 56	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
7/23/2021 57	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91					
8/23/2021 58	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91				20	
9/23/2021 59	\$109.19		\$1,300.00	\$130.00				\$62.38			\$316.91				36	
10/23/2021 60	\$109.53	37 at	\$1,300.00	\$130.00			37 at	\$62.38	37	at	\$316.91				1	at
	\$1,822.80		\$70,208.00	\$7,020.80		\$2,890.00		\$3,331.18			\$18,697.71			\$325.13		
	\$61,901.77 3%		PLAN BASE	Trustee Commissions		Attorney		CLM 001 PD @ 4%			CLM 002			CLM 102		
	376		DAGE	Commissions		2540 plus		1 2 60 470								
						\$350 MTM										

Fees

Mary Jean Navits Case No.: 6:16-bl Filed: 10/24/2016

Payment Due Dates	010	Claim 2 Nationstar Mortgage LLC			Claim 3 Ally Bank	Claim 103 Ally Bank
	60	\$966.91			Ongoing	Arrears
11/23/2016	1					
12/23/2016	2					
1/23/2017	3					
2/23/2017	4					
3/23/2017 4/23/2017	5					
5/23/2017	7		7	at		
6/23/2017	8	18.25	t.	aı	554.82	\$15.60
7/23/2017	9	18.25	2	at	554.82	\$15.60
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9/23/2017	11		2	at		
10/23/2017	12	21.3			647.29	\$18.20
11/23/2017	13	21.3			647.29	\$18.20
12/23/2017	14	21.3			647.29	\$18.20
1/23/2018	15	21.3			647.29	\$18.20
2/23/2018	16	21.3			647.29	\$18.20
3/23/2018	17	21.3			647.29	\$18.20
4/23/2018	18	21.3			647.29	\$18.20
5/23/2018 6/23/2018	19 20	21.3 21.3			647.29 647.29	\$18.20 \$18.20
7/23/2018	21	21.3			647.29	\$18.20
8/23/2018	22	21.3			647.29	\$18.20
9/23/2018	23	21.3	12	at	647.29	\$18.20
10/23/2018	24	18.25			554.82	\$15.60
11/23/2018	25	18.25			554.82	\$15.60
12/23/2018	26	18.25			554.82	\$15.60
1/23/2019	27	18.25			554.82	\$15.60
2/23/2019	28	18.25			554.82	\$15.60
3/23/2019	29	18.25			554.82	\$15.60
4/23/2019	30	18.25			554.82	\$15.60
5/23/2019	31	18.25			554.82	\$15.60
6/23/2019	32	18.25			554.82	\$15.60
7/23/2019 8/23/2019	33	18.25			554.82	\$15.60
9/23/2019	34 35	18.25 18.25			554.82 554.82	\$15.60 \$15.60
10/23/2019	36	18.25			554.82	\$15.60
11/23/2019	37	18.25			554.82	\$15.60
12/23/2019	38	18.25			554.82	\$15.60
1/23/2020	39	18.25			554.82	\$15.60
2/23/2020	40	18.25			554.82	\$15.60
3/23/2020	41	18.25			554.82	\$15.60
4/23/2020	42	18.25			554.82	\$15.60
5/23/2020	43	18.25			554.82	\$15.60
6/23/2020	44	18.25			554.82	\$15.60
7/23/2020	45 46	18.25			554.82	\$15.60 \$15.60
8/23/2020 9/23/2020	47	18.25 18.25			554.82 554.82	\$15.60 \$15.60
10/23/2020	48	18.25			554.82	\$15.60
11/23/2020	49	18.25			554.82	\$15.60
12/23/2020	50	18.25			554.82	\$15.60
1/23/2021	51	18.25			554.82	\$15.60
2/23/2021	52	18.25			554.82	\$15.60
3/23/2021	53	18.25			554.82	\$15.60
4/23/2021	54	18.25			554.82	\$15.60
5/23/2021	55	18.25			554.82	\$15.60
6/23/2021	56	18.25			554.82	\$15.60
7/23/2021 8/23/2021	57 58	18.25 18.25			554.82 554.82	\$15.60 \$15.60
9/23/2021	59	18.25			554.82	\$15.60
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			~ .		30 1104	+10100
		\$967.01			\$29,405.46	\$826.80
		CLM 202			CLM 003	CLM 103
		One extra			Ongoing	Arrears
		payment ("gap			Payments	
		payment ( gap			2016 CHEVY	Paid with
	-					
	3	lus post-Petitior	ı		CRUZE	interest at the
		attorney fees				contract rate
		for the creditor				
	i	n the amount of				

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Label Matrix for local noticing 113A-6 Case 6:16-bk-06965-CCJ Middle District of Florida Orlando Wed Sep 20 12:57:03 EDT 2017

Synchrony Bank c/o PRA Receivables Management, LLC. PO Box 41021

Roseville MN 55113-0004

Ally Bank

PO Box 130424

Norfolk, VA 23541-1021

Capital One Po Box 30285 Salt Lake City, UT 84130-0285

Destiny Springs Condo Assc c/o All About Managment, Inc 206 S. Elm Ave Sanford, FL 32771-1262

LVNV Funding, LLC its successors and assigns assignee of FNBM, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019-4620

(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

Scott R Weiss + Choice Legal Group, PA PO Box 9908 Ft Lauderdale, FL 33310-0908

Marian G Kennady + Van Ness Law Firm, PLC 1239 East Newport Center Drive Suite 110 Deerfield Beach, FL 33442-7711

NATIONSTAR MORTGAGE LLC dba Mr. Cooper C/O Choice Legal Group, P.A. P. O. Box 9908 Ft. Lauderdale, FL 33310-0908

Aaron N Cmoni 7326 Edgewater Dr. Orlando, FL 32810-3463

Ally Financial Po Box 380901 Bloomington, MN 55438-0901

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193-8873

Florida Department of Revenue Bankruptcy Unit Post Office Box 6668 Tallahassee FL 32314-6668

Marie Navistsky 4085 Buglars Rest Place Casselberry, FL 32707-4708

PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021

Seminole County Tax Collector Attn: Ray Valdes Post Office Box 630 Sanford FL 32772-0630

Paul L Urich + Law Office of Paul L Urich PA 1510 East Colonial Drive Suite 204 Orlando, FL 32803-4734

Mary Jean Navitsky 954 B Lake Destiny Rd Altamonte Springs, FL 32714-6963

Ally Auto/Bkcy Dept PO Box 130424 Roseville, MN 55113-0004

Business Law Group 301 W Platt St. # 375 Tampa, FL 33606-2292

David D Lee, Esq PMB # 129 5703 Red Bug Lake Rd Winter Springs, FL 32708-4969

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

(p) NATIONSTAR MORTGAGE LLC PO BOX 619096 DALLAS TX 75261-9096

Paul Nughes 4 Lauren Ct Ormond Beach, FL 32174-3813

Laurie K Weatherford + Post Office Box 3450 Winter Park, FL 32790-3450

United States Trustee - ORL7/13 7+ Office of the United States Trustee George C Young Federal Building 400 West Washington Street, Suite 1100 Orlando, FL 32801-2210

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Nationstar Mortgage LLC 350 Highland Drive Drive Lewisville, TX 75067

(d)Nationstar Mortgage LLC PO Box 619096 Dallas, TX 75261

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Nationstar Mortgage LLC

(d) Internal Revenue Service Post Office Box 7346 Philadelphia PA 19101-7346

End of Label Matrix Mailable recipients 27 Bypassed recipients 2 Total 29